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**IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

In re: **Curtis Dwayne Gamble**  
512 Oriel Circle  
Crowley, TX 76036

xxx-xx-6630

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Case No: **19-42682-elm-13**

Date: **7/29/2019**

Chapter 13

Debtor(s)

**DEBTOR'S(S)' CHAPTER 13 PLAN  
(CONTAINING A MOTION FOR VALUATION)**

**DISCLOSURES**

- ☒ This *Plan* does not contain any *Nonstandard Provisions*.
- ☐ This *Plan* contains *Nonstandard Provisions* listed in Section III.
- ☒ This *Plan* does not limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.
- ☐ This *Plan* does limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.

This *Plan* does not avoid a security interest or lien.

Language in italicized type in this *Plan* shall be as defined in the "General Order 2017-01, Standing Order Concerning Chapter 13 Cases" and as it may be superseded or amended ("General Order"). All provisions of the General Order shall apply to this *Plan* as if fully set out herein.

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Plan Payment: **\$430.00**

Plan Term: **60 months**

Plan Base: **\$25,800.00**

Applicable Commitment Period: **36 months**

Value of Non-exempt property per § 1325(a)(4): **\$0.00**

Monthly Disposable Income per § 1325(b)(2): **\$0.00**

Monthly Disposable Income x ACP ("UCP"): **\$0.00**

Case No: 19-42682-elm-13

Debtor(s): **Curtis Dwayne Gamble****MOTION FOR VALUATION**

Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims who do not accept the *Plan*, *Debtor(s)* hereby move(s) the Court to value the *Collateral* described in Section I, Part E.(1) and Part F of the *Plan* at the lesser of the value set forth therein or any value claimed on the proof of claim. Any objection to valuation shall be filed at least seven (7) days prior to the date of the *Trustee's* pre-hearing conference regarding Confirmation or shall be deemed waived.

**SECTION I**  
**DEBTOR'S(S) CHAPTER 13 PLAN - SPECIFIC PROVISIONS**  
**FORM REVISED 7/1/17**

**A. PLAN PAYMENTS:**

*Debtor(s)* propose(s) to pay to the *Trustee* the sum of:

\$430.00 per month, months 1 to 60.

For a total of \$25,800.00 (estimated "*Base Amount*").

First payment is due 7/31/2019.

The applicable commitment period ("*ACP*") is 36 months.

Monthly Disposable Income ("*DI*") calculated by *Debtor(s)* per § 1325(b)(2) is: \$0.00.

The Unsecured Creditors' Pool ("*UCP*"), which is *DI* x *ACP*, as estimated by the *Debtor(s)*, shall be no less than:  
\$0.00.

*Debtor's(s)* equity in non-exempt property, as estimated by *Debtor(s)* per § 1325(a)(4), shall be no less than:  
\$0.00.

**B. STATUTORY, ADMINISTRATIVE AND DSO CLAIMS:**

1. **CLERK'S FILING FEE:** Total filing fees paid through the *Plan*, if any, are \$0.00 and shall be paid in full prior to disbursements to any other creditor.
2. **STATUTORY TRUSTEE'S PERCENTAGE FEE(S) AND NOTICING FEES:** *Trustee's Percentage Fee(s)* and any noticing fees shall be paid first out of each receipt as provided in General Order 2017-01 (as it may be superseded or amended) and 28 U.S.C. § 586(e)(1) and (2).
3. **DOMESTIC SUPPORT OBLIGATIONS:** The *Debtor* is responsible for paying any Post-petition Domestic Support Obligation directly to the DSO claimant. Pre-petition Domestic Support Obligations per Schedule "E/F" shall be paid in the following monthly payments:

<u>DSO CLAIMANTS</u>	<u>SCHED. AMOUNT</u>	<u>%</u>	<u>TERM (APPROXIMATE)</u> (MONTHS <u>  </u> TO <u>  </u> )	<u>TREATMENT</u> \$ <u>  </u> PER MO.
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**C. ATTORNEY FEES:** To Leinart Law Firm, total: \$3,700.00;  
\$0.00 Pre-petition; \$3,700.00 disbursed by the *Trustee*.

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Debtor(s): **Curtis Dwayne Gamble****D.(1) PRE-PETITION MORTGAGE ARREARAGE:**

MORTGAGEE	SCHED. ARR. AMT	DATE ARR. THROUGH	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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**D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY THE TRUSTEE IN A CONDUIT CASE:**

MORTGAGEE	# OF PAYMENTS PAID BY TRUSTEE	CURRENT POST- PETITION MORTGAGE PAYMENT AMOUNT	FIRST CONDUIT PAYMENT DUE DATE (MM-DD-YY)
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**D.(3) POST-PETITION MORTGAGE ARREARAGE:**

MORTGAGEE	TOTAL AMT.	DUE DATE(S) (MM-DD-YY)	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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**E.(1) SECURED CREDITORS - PAID BY THE TRUSTEE:**

A.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT Per Mo.
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B.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%		TREATMENT Pro-rata
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To the extent the value amount in E.(1) is less than the scheduled amount in E.(1), the creditor may object. In the event a creditor objects to the treatment proposed in paragraph E.(1), the *Debtor(s)* retain(s) the right to surrender the *Collateral* to the creditor in satisfaction of the creditor's claim.

**E.(2) SECURED 1325(a)(9) CLAIMS PAID BY THE TRUSTEE - NO CRAM DOWN:**

A.

CREDITOR / COLLATERAL	SCHED. AMT.	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT Per Mo.
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B.

CREDITOR / COLLATERAL	SCHED. AMT.	%		TREATMENT Pro-rata
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**Santander Consumer USA**  
**2016 Dodge Journey**

**\$17,000.00****5.00%****Pro-Rata**

The valuation of *Collateral* set out in E.(1) and the interest rate to be paid on the above scheduled claims in E.(1) and E.(2) will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

Absent any objection to the treatment described in E.(1) or E.(2), the creditor(s) listed in E.(1) and E.(2) shall be deemed to have accepted the *Plan* per section 1325(a)(5)(A) of the Bankruptcy Code and to have waived its or their rights under section 1325(a)(5)(B) and (C) of the Bankruptcy Code.

**F. SECURED CREDITORS - COLLATERAL TO BE SURRENDERED:**

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	TREATMENT
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**Silverleaf/orange Lake**  
**Timeshare**

**\$37,245.00****\$37,245.00 Surrender**

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Debtor(s): **Curtis Dwayne Gamble**

Upon confirmation, pursuant to 11 U.S.C. § 1322(b)(8), the surrender of the *Collateral* described herein will provide for the payment of all or part of a claim against the *Debtor(s)* in the amount of the value given herein.

The valuation of *Collateral* in F will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

The *Debtor(s)* request(s) that the automatic stay be terminated as to the surrendered *Collateral*. If there is no objection to the surrender, the automatic stay shall terminate and the *Trustee* shall cease disbursements on any secured claim which is secured by the *Surrendered Collateral*, without further order of the Court, on the 7th day after the date the *Plan* is filed. However, the stay shall not be terminated if the *Trustee* or affected secured lender files an objection in compliance with paragraph 8 of the General Order until such objection is resolved.

Nothing in this *Plan* shall be deemed to abrogate any applicable non-bankruptcy statutory or contractual rights of the *Debtor(s)*.

**G. SECURED CREDITORS - PAID DIRECT BY DEBTOR:**

CREDITOR	COLLATERAL	SCHED. AMT.
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**H. PRIORITY CREDITORS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:**

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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**I. SPECIAL CLASS:**

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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JUSTIFICATION: \_\_\_\_\_

**J. UNSECURED CREDITORS:**

CREDITOR	SCHED. AMT.	COMMENT
Aarons Sales & Lease	\$0.00	
Aarons Sales & Lease	\$0.00	
Aarons Sales & Lease	\$0.00	
Aarons Sales & Lease	\$0.00	
Aarons Sales & Lease	\$0.00	
Aarons Sales & Lease	\$0.00	
Aarons Sales & Lease	\$0.00	
Aarons Sales & Lease	\$0.00	
Aarons Sales & Lease	\$0.00	
Aarons Sales & Lease	\$0.00	
Aarons Sales & Lease	\$0.00	
Aarons Sales & Lease	\$0.00	
Aarons Sales & Lease	\$0.00	
Aarons Sales & Lease	\$0.00	
Acclaim Physicians Group	\$387.00	
Accounts Receivable Managment	\$317.61	
Ad Astra Recovery	\$2,185.00	
Alliance One	\$146.00	

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Debtor(s): **Curtis Dwayne Gamble**


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Alltran Financial LP	\$0.00
Alltran Health Inc	\$570.54
Ambit Energy	\$0.00
AMH 2014-1 Borrower, LLC	\$0.00
Banfield Pet Hospital	\$0.00
Baylor Scott& White Health	\$0.00
BECU	\$0.00
BECU	\$0.00
Brident Dental	\$2,249.50
Brident Dental	\$1,474.50
Cash Factory	\$1,000.00
Cash Factory	\$1,000.00
Cash Store	\$2,100.00
Credit Collections Svc	\$227.00
Credit One Bank	\$0.00
Credit One Bank Na	\$0.00
Credit Protection Association	\$591.55
Credit Systems International, Inc	\$997.00
Dr. Tariq M Yunus, MD	\$1,600.00
First Federal Credit & Collections	\$89.00
Gexa Energy	\$0.00
IC Systems, Inc	\$388.00
Imran K Patel	\$92.33
Internal Revenue Service	\$13,508.74
Kinum	\$745.00
Kohls/Capital One	\$496.00
LVNV Funding/Resurgent Capital	\$729.00
Meridian Credit Solutions	\$0.00
Money Key	\$1,000.00
North American Credit Services	\$544.00
North American Credit Services	\$384.00
North American Credit Services	\$165.00
North Hollywood Billing Center	\$2,759.00
NTTA	\$100.00
Power Finance	\$1,000.00
Progressive Finance/Leasing	\$0.00
Progressive Insurance	\$0.00
Receivables Performance Mgmt	\$0.00
Reliable Credit Assc I	\$0.00
Rent-A-Center	\$0.00
Rotech Healthcare	\$256.78
Silver Cloud Financial	\$300.00
Speedy Cash	\$0.00
Stellar Recovery Inc	\$75.00
Summitactres	\$72.00

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<b>Summitactres</b>	<b>\$61.00</b>
<b>Tarrant Anesthesia</b>	<b>\$0.00</b>
<b>Texas Department of Public Safety</b>	<b>\$780.00</b>
<b>Texas Health Huguley Hospital</b>	<b>\$0.00</b>
<b>Texas Health Physicians Group</b>	<b>\$1,009.29</b>
<b>The Loan Smith</b>	<b>\$1,100.00</b>
<b>The Robinson Law Firm</b>	<b>\$0.00</b>
<b>TXU/Texas Energy</b>	<b>\$597.00</b>
<b>Verizon Wireless</b>	<b>\$2,467.00</b>
<b>Zoca Loans</b>	<b>\$600.00</b>

TOTAL SCHEDULED UNSECURED:	<b>\$44,163.84</b>
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The *Debtor's(s)* estimated (but not guaranteed) payout to unsecured creditors based on the scheduled amount is 0%.

General unsecured claims will not receive any payment until after the order approving the TRCC becomes final.

**K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:**

§ 365 PARTY	ASSUME/REJECT	CURE AMOUNT	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
<b>American Homes 4 Rent</b>	<b>Assumed</b>	<b>\$0.00</b>		
<b>Rent-a-Center</b>	<b>Assumed</b>	<b>\$0.00</b>		
<b>Silverleaf/orange Lake</b>	<b>Rejected</b>	<b>\$0.00</b>		

**SECTION II**  
**DEBTOR'S(S) CHAPTER 13 PLAN - GENERAL PROVISIONS**  
**FORM REVISED 7/1/17**

**A. SUBMISSION OF DISPOSABLE INCOME:**

*Debtor(s)* hereby submit(s) future earnings or other future income to the *Trustee* to pay the *Base Amount*.

**B. ADMINISTRATIVE EXPENSES, DSO CLAIMS & PAYMENT OF TRUSTEE'S STATUTORY PERCENTAGE FEE(S) AND NOTICING FEES:**

The Statutory Percentage Fees of the *Trustee* shall be paid in full pursuant to 11 U.S.C. §§ 105(a), 1326(b)(2), and 28 U.S.C. § 586(e)(1)(B). The *Trustee* is authorized to charge and collect Noticing Fees as indicated in Section I, Part "B" hereof.

**C. ATTORNEY FEES:**

*Debtor's(s)* Attorney Fees totaling the amount indicated in Section I, Part C, shall be disbursed by the *Trustee* in the amount shown as "Disbursed By The Trustee" pursuant to this *Plan* and the *Debtor's(s)* Authorization for Adequate Protection Disbursements ("AAPD"), if filed.

**D.(1) PRE-PETITION MORTGAGE ARREARAGE:**

The Pre-Petition *Mortgage Arrearage* shall be paid by the *Trustee* in the allowed pre-petition arrearage amount and at the rate of interest indicated in Section I, Part D.(1). To the extent interest is provided, it will be calculated from the date of the Petition. The principal balance owing upon confirmation of the *Plan* on the allowed pre-petition *Mortgage Arrearage* amount shall be reduced by the total adequate protection less any interest (if applicable) paid to the creditor by the *Trustee*. Such creditors shall retain their liens.

**D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY TRUSTEE IN A CONDUIT CASE:**

*Current Post-Petition Mortgage Payment(s)* shall be paid by the *Trustee* as indicated in Section I, Part D.(2), or as otherwise provided in the General Order.

The *Current Post-Petition Mortgage Payment(s)* indicated in Section I, Part D.(2) reflects what the *Debtor(s)* believe(s) is/are the periodic payment amounts owed to the *Mortgage Lender* as of the date of the filing of this *Plan*. Adjustment of the *Plan Payment* and *Base Amount* shall be calculated as set out in the General Order, paragraph 15(c)(3).

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 Debtor(s): **Curtis Dwayne Gamble**

Payments received by the *Trustee* for payment of the *Debtor's Current Post-Petition Mortgage Payment(s)* shall be deemed adequate protection to the creditor.

Upon completion of the *Plan*, *Debtor(s)* shall resume making the *Current Post-Petition Mortgage Payments* required by their contract on the due date following the date specified in the *Trustee's* records as the date through which the *Trustee* made the last *Current Post-Petition Mortgage Payment*.

Unless otherwise ordered by the Court, and subject to Bankruptcy Rule 3002.1(f)-(h), if a *Conduit Debtor* is current on his/her *Plan Payments* or the payment(s) due pursuant to any wage directive, the *Mortgage Lender* shall be deemed current post-petition.

### **D.(3) POST-PETITION MORTGAGE ARREARAGE:**

The *Post-Petition Mortgage Arrearage* shall be paid by the *Trustee* in the allowed amount and at the rate of interest indicated in Section I, Part D.(3). To the extent interest is provided, it will be calculated from the date of the Petition.

*Mortgage Lenders* shall retain their liens.

### **E.(1) SECURED CLAIMS TO BE PAID BY TRUSTEE:**

The claims listed in Section I, Part E.(1) shall be paid by the *Trustee* as secured to the extent of the lesser of the allowed claim amount (per a timely filed Proof of Claim not objected to by a party in interest) or the value of the *Collateral* as stated in the *Plan*. Any amount claimed in excess of the value shall automatically be split and treated as unsecured as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(1) as set out in 11 U.S.C. § 1325(a)(5)(B)(i) and shall receive interest at the rate indicated from the date of confirmation or, if the value shown is greater than the allowed claim amount, from the date of the Petition, up to the amount by which the claim is over-secured. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments less any interest (if applicable) paid to the creditor by the *Trustee*.

### **E.(2) SECURED 1325(a)(9) CLAIMS TO BE PAID BY THE TRUSTEE--NO CRAM DOWN:**

Claims in Section I, Part E.(2) are either debts incurred within 910 days of the *Petition Date* secured by a purchase money security interest in a motor vehicle acquired for the personal use of the *Debtor(s)* or debts incurred within one year of the *Petition Date* secured by any other thing of value.

The claims listed in Section I, Part E.(2) shall be paid by the *Trustee* as fully secured to the extent of the allowed amount (per a timely filed Proof of Claim not objected to by a party in interest). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(2) until the earlier of the payment of the underlying debt determined under non-bankruptcy law or a discharge under § 1328 and shall receive interest at the rate indicated from the date of confirmation. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments paid to the creditor by the *Trustee*.

To the extent a secured claim not provided for in Section I, Part D, E.(1) or E.(2) is allowed by the Court, *Debtor(s)* will pay the claim direct per the contract or statute.

Each secured claim shall constitute a separate class.

### **F. SATISFACTION OF CLAIM BY SURRENDER OF COLLATERAL:**

The claims listed in Section I, Part F shall be satisfied as secured to the extent of the value of the *Collateral*, as stated in the *Plan*, by surrender of the *Collateral* by the *Debtor(s)* on or before confirmation. Any amount claimed in excess of the value of the *Collateral*, to the extent it is allowed, shall be automatically split and treated as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a).

Each secured claim shall constitute a separate class.

### **G. DIRECT PAYMENTS BY DEBTOR(S):**

Payments on all secured claims listed in Section I, Part G shall be disbursed by the *Debtor(s)* to the claimant in accordance with the terms of their agreement or any applicable statute, unless otherwise provided in Section III, "Nonstandard Provisions."

No direct payment to the IRS from future income or earnings in accordance with 11 U.S.C. § 1322(a)(1) will be permitted.

Each secured claim shall constitute a separate class.

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 Debtor(s): **Curtis Dwayne Gamble**

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**H. PRIORITY CLAIMS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:**

Failure to object to confirmation of this *Plan* shall not be deemed acceptance of the "SCHED. AMT." shown in Section I, Part H. The claims listed in Section I, Part H shall be paid their allowed amount by the *Trustee*, in full, pro-rata, as priority claims, without interest.

**I. CLASSIFIED UNSECURED CLAIMS:**

Classified unsecured claims shall be treated as allowed by the Court.

**J. GENERAL UNSECURED CLAIMS TIMELY FILED:**

All other allowed claims not otherwise provided for herein shall be designated general unsecured claims.

**K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:**

As provided in § 1322(b)(7) of the Bankruptcy Code, the *Debtor(s)* assume(s) or reject(s) the executory contracts or unexpired leases with parties as indicated in Section I, Part K.

Assumed lease and executory contract arrearage amounts shall be disbursed by the *Trustee* as indicated in Section I, Part K.

**L. CLAIMS TO BE PAID:**

"TERM (APPROXIMATE)" as used in this *Plan* states the estimated number of months from the *Petition Date* required to fully pay the allowed claim. If adequate protection payments have been authorized and made, they will be applied to principal as to both under-secured and fully secured claims and allocated between interest and principal as to over-secured claims. Payment pursuant to this *Plan* will only be made on statutory, secured, administrative, priority and unsecured claims that are allowed or, pre-confirmation, that the *Debtor(s)* has/have authorized in a filed Authorization for Adequate Protection Disbursements.

**M. ADDITIONAL PLAN PROVISIONS:**

Any additional *Plan* provisions shall be set out in Section III, "Nonstandard Provisions."

**N. POST-PETITION NON-ESCROWED AD VALOREM (PROPERTY) TAXES AND INSURANCE:**

Whether the *Debtor* is a *Conduit Debtor* or not, if the regular payment made by the *Debtor* to a *Mortgage Lender* or any other lienholder secured by real property does not include an escrow for the payment of ad valorem (property) taxes or insurance, the *Debtor* is responsible for the timely payment of post-petition taxes directly to the tax assessor and is responsible for maintaining property insurance as required by the mortgage security agreement, paying all premiums as they become due directly to the insurer. If the *Debtor* fails to make these payments, the mortgage holder may, but is not required to, pay the taxes and/or the insurance. If the mortgage holder pays the taxes and/or insurance, the mortgage holder may file, as appropriate, a motion for reimbursement of the amount paid as an administrative claim or a *Notice of Payment Change by Mortgage Lender* or a *Notice of Fees, Expenses, and Charges*.

**O. CLAIMS NOT FILED:**

A claim not filed with the Court will not be paid by the *Trustee* post-confirmation regardless of its treatment in Section I or on the *AAPD*.

**P. CLAIMS FOR PRE-PETITION NON-PECUNIARY PENALTIES, FINES, FORFEITURES, MULTIPLE, EXEMPLARY OR PUNITIVE DAMAGES:**

Any unsecured claim for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims, shall be paid only a pro-rata share of any funds remaining after all other unsecured claims, including late filed claims, have been paid in full.

**Q. CLAIMS FOR POST-PETITION PENALTIES AND INTEREST:**

No interest, penalty, or additional charge shall be allowed on any pre-petition claims subsequent to the filing of the petition, unless expressly provided herein.

**R. BUSINESS CASE OPERATING REPORTS:**

Upon the filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report, business *Debtors* are no longer required to file operating reports with the *Trustee*, unless the *Trustee* requests otherwise. The filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report shall terminate the *Trustee's* duties but not the *Trustee's* right to investigate or monitor the *Debtor's(s')* business affairs, assets or liabilities.



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Debtor(s): **Curtis Dwayne Gamble****S. NO TRUSTEE'S LIABILITY FOR DEBTOR'S POST-CONFIRMATION OPERATION AND BAR DATE FOR CLAIMS FOR PRE-CONFIRMATION OPERATIONS:**

The *Trustee* shall not be liable for any claim arising from the post-confirmation operation of the *Debtor's(s')* business. Any claims against the *Trustee* arising from the pre-confirmation operation of the *Debtor's(s')* business must be filed with the Bankruptcy Court within sixty (60) days after entry by the Bankruptcy Court of the Order of Confirmation or be barred.

**T. DISPOSAL OF DEBTOR'S NON-EXEMPT PROPERTY; RE-VESTING OF PROPERTY; NON-LIABILITY OF TRUSTEE FOR PROPERTY IN POSSESSION OF DEBTOR WHERE DEBTOR HAS EXCLUSIVE RIGHT TO USE, SELL, OR LEASE IT; AND TRUSTEE PAYMENTS UPON POST CONFIRMATION CONVERSION OR DISMISSAL:**

*Debtor(s)* shall not dispose of or encumber any non-exempt property or release or settle any lawsuit or claim by *Debtor(s)*, prior to discharge, without consent of the *Trustee* or order of the Court after notice to the *Trustee* and all creditors.

Property of the estate shall not vest in the *Debtor* until such time as a discharge is granted or the *Case* is dismissed or closed without discharge. Vesting shall be subject to all liens and encumbrances in existence when the *Case* was filed and all valid post-petition liens, except those liens avoided by court order or extinguished by operation of law. In the event the *Case* is converted to a case under chapter 7, 11, or 12 of the Bankruptcy Code, the property of the estate shall vest in accordance with applicable law. After confirmation of the *Plan*, the *Trustee* shall have no further authority, fiduciary duty or liability regarding the use, sale, insurance of or refinance of property of the estate except to respond to any motion for the proposed use, sale, or refinance of such property as required by the applicable laws and/or rules. Prior to any discharge or dismissal, the *Debtor(s)* must seek approval of the court to purchase, sell, or refinance real property.

Upon dismissal of the *Case* post confirmation, the *Trustee* shall disburse all funds on hand in accordance with this *Plan*. Upon conversion of the *Case*, any balance on hand will be disbursed by the *Trustee* in accordance with applicable law.

**U. ORDER OF PAYMENT:**

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 *Trustee* after the entry of an order confirming the Chapter 13 Plan, whether pursuant to this *Plan* or a modification thereof, will be paid in the order set out below, to the extent a creditor's claim is allowed or the disbursement is otherwise authorized. Each numbered paragraph below is a level of payment. All disbursements which are in a specified monthly amount are referred to as "per mo." At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on a per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. If multiple claimants are scheduled to receive per mo payments within the same level of payment and there are insufficient funds to make those payments in full, available funds will be disbursed to the claimants within that level on a pro-rata basis. Claimants with a higher level of payment which are designated as receiving pro-rata payments shall be paid, in full, before any disbursements are made to any claimant with a lower level of payment.

1st -- Clerk's Filing Fee and Trustee's Percentage Fee(s) and Noticing Fees in B.(1) and B.(2) and per statutory provisions will be paid in full.

2nd -- Current Post-Petition Mortgage Payments (Conduit) in D.(2) and as adjusted according to the General Order, which must be designated to be paid per mo.

3rd -- Creditors listed in E.(1)(A) and E.(2)(A), which must be designated to be paid per mo, and Domestic Support Obligations ("DSO") in B.(3), which must be designated to be paid per mo.

4th -- Attorney Fees in C, which must be designated to be paid pro-rata.

5th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid per mo.

6th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid pro-rata.

7th -- Arrearages owed on Executory Contracts and Unexpired Leases in K, which must be designated to be paid per mo.

Case No: 19-42682-elm-13

Debtor(s): **Curtis Dwayne Gamble**

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8th -- Any Creditors listed in D.(1), if designated to be paid per mo.

9th -- Any Creditors listed in D.(1), if designated to be paid pro-rata and/or Creditors listed in E.(1)(B) or E.(2)(B), which must be designated to be paid pro-rata.

10th -- All amounts allowed pursuant to a *Notice of Fees, Expenses and Charges*, which will be paid pro-rata.

11th -- Priority Creditors Other than Domestic Support Obligations ("Priority Creditors") in H, which must be designated to be paid pro-rata.

12th -- Special Class in I, which must be designated to be paid per mo.

13th -- Unsecured Creditors in J, other than late filed or penalty claims, which must be designated to be paid pro-rata.

14th -- Late filed claims by Secured Creditors in D.(1), D.(2), D.(3), E.(1) and E.(2), which must be designated to be paid pro-rata, unless other treatment is authorized by the Court.

15th -- Late filed claims for DSO or filed by Priority Creditors in B.(3) and H, which must be designated to be paid pro-rata.

16th -- Late filed claims by Unsecured Creditors in J, which must be designated to be paid pro-rata.

17th -- Unsecured claims for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims. These claims must be designated to be paid pro-rata.

**V. POST-PETITION CLAIMS:**

Claims filed under § 1305 of the Bankruptcy Code shall be paid as allowed. To the extent necessary, *Debtor(s)* will modify this *Plan*.

**W. TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS ("TRCC") PROCEDURE:**

See the provisions of the General Order regarding this procedure.

Case No: 19-42682-elm-13

Debtor(s): **Curtis Dwayne Gamble**

---

**SECTION III**  
**NONSTANDARD PROVISIONS**

The following nonstandard provisions, if any, constitute terms of this *Plan*. Any nonstandard provision placed elsewhere in the *Plan* is void.

**None.**

I, the undersigned, hereby certify that the *Plan* contains no nonstandard provisions other than those set out in this final paragraph.

**/s/ Marcus Leinart**

Marcus Leinart, Debtor's(s') Attorney

\_\_\_\_\_  
Debtor (if unrepresented by an attorney)

Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) is respectfully submitted.

**/s/ Marcus Leinart**

Marcus Leinart, Debtor's(s') Counsel

**00794156**

State Bar Number

Case No: 19-42682-elm-13  
 Debtor(s): **Curtis Dwayne Gamble**

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that the foregoing Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) was served on the following entities either by Electronic Service or by First Class Mail, Postage Pre-paid on the **29th day of July, 2019** :

(List each party served, specifying the name and address of each party)

Dated: **July 29, 2019**

**/s/ Marcus Leinart**

Marcus Leinart, Debtor's(s') Counsel

Aarons Sales & Lease  
 xxxxx5521  
 309 E Paces Ferry Rd NE  
 Atlanta, GA 30305

Aarons Sales & Lease  
 xxxxx6084  
 309 E Paces Ferry Rd NE  
 Atlanta, GA 30305

Aarons Sales & Lease  
 xxxxx9950  
 Attn: Bankruptcy  
 309 E Paces Ferry Rd NE  
 Atlanta, GA 30305

Aarons Sales & Lease  
 xxxxx4542  
 309 E Paces Ferry Rd NE  
 Atlanta, GA 30305

Aarons Sales & Lease  
 xxxxx5899  
 309 E Paces Ferry Rd NE  
 Atlanta, GA 30305

Aarons Sales & Lease  
 xxxxx8994  
 309 E Paces Ferry Rd NE  
 Atlanta, GA 30305

Aarons Sales & Lease  
 xxxxx0386  
 309 E Paces Ferry Rd NE  
 Atlanta, GA 30305

Aarons Sales & Lease  
 xxxx2410  
 309 E Paces Ferry Rd NE  
 Atlanta, GA 30305

Acclaim Physicians Group  
 xxxxx3772  
 PO Box 732973  
 Dallas, TX 75373

Aarons Sales & Lease  
 xxxxx6137  
 309 E Paces Ferry Rd NE  
 Atlanta, GA 30305

Aarons Sales & Lease  
 xxxxxxx5281  
 309 E Paces Ferry Rd NE  
 Atlanta, GA 30305

Accounts Receivable Managment  
 xxxxx6541  
 1806 33rd St.  
 Orlando, FL 32839

Aarons Sales & Lease  
 xxxxx5897  
 309 E Paces Ferry Rd NE  
 Atlanta, GA 30305

Aarons Sales & Lease  
 xxxxxxx5280  
 309 E Paces Ferry Rd NE  
 Atlanta, GA 30305

Ad Astra Recovery  
 xxx3001  
 7330 W 33rd St Ste 118  
 Wichita, KS 67205

Aarons Sales & Lease  
 xxxxx4994  
 309 E Paces Ferry Rd NE  
 Atlanta, GA 30305

Aarons Sales & Lease  
 xxxxx3051  
 309 E Paces Ferry Rd NE  
 Atlanta, GA 30305

Alliance One  
 xxxxx3714  
 Attn: Bankruptcy  
 PO Box 2449  
 Gig Harbor, WA 98335

Case No: 19-42682-elm-13

Debtor(s): **Curtis Dwayne Gamble**

Alltran Financial LP  
xxxx-xxxx-xxxx-5764  
PO Box 722929  
Houston, TX 77272-2929

BECU  
xxxxxx9773  
Attn: Bankruptcy  
P O Box 97050  
Seattle, WA 98124

Credit Protection Association  
xxxx6527  
13355 Noel Rd.  
Dallas, TX 75240

Alltran Health Inc  
xxxx3555  
200 14th Ave. East  
Sartell, MN 56377

Brident Dental  
xxx-xx6145  
PO Box 1259  
Oaks, PA 19456

Credit Systems International, Inc  
xxxxx0128  
Attn: Bankruptcy  
PO Box 1088  
Arlington, TX 76004

Ambit Energy  
xxxx6527  
PO Box 864589  
Plano, TX 75086

Brident Dental  
xxx-xx6145  
PO Box 1259 Dept. 18882  
Oaks, PA 19456

Curtis Dwayne Gamble  
512 Oriel Circle  
Crowley, TX 76036

American Homes 4 Rent  
801 E. Campbell Rd. Ste. 460  
Richardson, TX 75081

Cash Factory  
6965 S. Rainbow Blvd. Ste. 130  
Las Vegas, NV 89118

Dr. Tariq M Yunus, MD  
12001 South Fwy #201  
Burleson, TX 76028

AMH 2014-1 Borrower, LLC  
30601 Agoura Rd  
Agoura Hills, CA 91301

Cash Store  
3206 Sycamore School Rd  
Fort Worth TX 76133

First Federal Credit & Collections  
xxxx2100  
24700 Chagrin Blvd  
Suite 205  
Cleveland, OH 44122

Banfield Pet Hospital  
8000 NE Tillamook  
P.O. Box 13998  
Portland, OR 97213

Credit Collections Svc  
xxxx3510  
PO Box 773  
Needham, MA 02494

Gexa Energy  
Attn: Bankruptcy Dept.  
20455 State Hwy 249 Ste 200  
Houston, TX 77070

Baylor Scott& White Health  
Baylor All Saints Medical Center  
2001 Bryan Street Suite 200  
Dallas, TX 75201

Credit One Bank  
P O Box 98873  
Las Vegas, NV 89193

IC Systems, Inc  
xxxx8974  
Attention: Bankruptcy  
PO Box 64378  
St Paul, MN 55164

BECU  
xxxxxx7202  
Attn: Bankruptcy  
P O Box 97050  
Seattle, WA 98124

Credit One Bank Na  
xxxx-xxxx-xxxx-5764  
PO Box 98873  
Las Vegas, NV 89193

Imran K Patel  
1445  
6913 Camp Bowie Blvd.  
Fort Worth, TX 76116

Case No: 19-42682-elm-13

Debtor(s): **Curtis Dwayne Gamble**

Internal Revenue Service  
Centralized Insolvency Operations  
PO Box 7346  
Philadelphia, PA 19101-7346

North American Credit Services  
xxxxxxx5794  
PO Box 182221  
Chattanooga, TN 37422

Rent-A-Center  
5700 Tennyson Pkwy  
Plano, TX 75024

Kinum  
xxxxxxxxxx0159  
2133 Upton Dr  
Virginia Beach, VA 23454

North Hollywood Billing Center  
xxxxxxxx-xxx-x1640  
4605 Lankershim Blvd.  
North Hollywood, CA 91602

Rent-a-Center  
1201 E Rendon Crowley Rd  
Burleson, TX 76028

Kohls/Capital One  
xxxxxxxxxxxx1534  
Kohls Credit  
PO Box 3043  
Milwaukee, WI 53201

NTTA  
PO Box 660244  
Dallas, TX 75266-0244

Rotech Healthcare  
xxx2198  
PO Box 85001  
Orlando, FL 32885-0001

LVNV Funding/Resurgent Capital  
xxxxxxxxxxxx5764  
PO Box 10497  
Greenville, SC 29603

Power Finance  
9595 Six Points Dr. Ste 8210  
Spring, TX 77380

Santander Consumer USA  
xxxxxxxxxxxx1000  
PO Box 961275  
Fort Worth, TX 76161

Meridian Credit Solutions  
6400 Canoga Ave  
West Hills, CA 91307

Progressive Finance/Leasing  
11629 S 700 E St Ste 250  
Draper, UT 84020

Silver Cloud Financial  
635 E. Hwy. 20. C  
Upper Lake, CA 95485

Money Key  
3422 Old Capitol Trail Ste. 1613  
Wilmington, DE 19808

Progressive Insurance  
PO Box 31260  
Tampa, FL 33631

Silverleaf/orange Lake  
xxx7145  
1201 Elm St Ste 4600  
Dallas, TX 75270

North American Credit Services  
xxxxxxx3924  
PO Box 182221  
Chattanooga, TN 37422

Receivables Performance Mgmt  
xxxx9297  
Attn: Bankruptcy  
PO Box 1548  
Lynnwood, WA 98036

Silverleaf/orange Lake  
1201 Elm St Ste 4600  
Dallas, TX 75270

North American Credit Services  
xxxxxxx0184  
PO Box 182221  
Chattanooga, TN 37422

Reliable Credit Assc I  
xx8170  
6815 196th St Sw Ste J  
Lynnwood, WA 98036

Speedy Cash  
SCIL Texas, Inc.  
3527 N. Ridge Rd  
Wichita, KS 67205

Case No: 19-42682-elm-13  
Debtor(s): **Curtis Dwayne Gamble**

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Stellar Recovery Inc  
xxxx0055  
Attn: Bankruptcy  
4500 Salisbury Road Ste 105  
Jacksonville, FL 32216

The Robinson Law Firm  
2704 Sherrill Park Ct.  
Richardson, TX 75082

Summitactres  
xxxxxxxxxxxx4676  
Po Box 131  
Champlin, MN 55316

Tim Truman  
6851 N.E. Loop 820, Ste 310  
N. Richland Hills, TX 76180-6608

Summitactres  
xxxxxxxxxxxx3858  
Po Box 131  
Champlin, MN 55316

TXU/Texas Energy  
xxxxxxxxxxxx5699  
TXU/Bankruptcy  
PO Box 650393  
Dallas, TX 75265

Tarrant Anesthesia  
c/o Larry Taylor  
3616 Alta Mesa Blvd.  
Ste. 103  
Ft. Worth, TX 76133

Verizon Wireless  
xxxxxxxx0001  
Attn: Verizon Wireless Bankruptcy  
Admini  
500 Technology Dr, Ste 550  
Weldon Spring, MO 63304

Texas Department of Public Safety  
PO Box 16733  
Austin, TX 78761-6733

Zoca Loans  
c/o Rosebud Lending LZO  
PO Box 1147  
24565 Research Park Dr.  
Mission, SD 57555

Texas Health Huguley Hospital  
PO Box 1965  
Southgate, MI 48195-0965

Texas Health Physicians Group  
xxxxx0516  
P.O. Box 733509  
Dallas, TX 75373

The Loan Smith  
621 Medicine Way  
Ukiah, CA 95482

**Leinart Law Firm**  
 11520 N. Central Expressway  
 Suite 212  
 Dallas, Texas 75243

Bar Number: **00794156**  
 Phone: **(469) 232-3328**

**IN THE UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF TEXAS**  
**FORT WORTH DIVISION**  
 Revised 10/1/2016

IN RE: **Curtis Dwayne Gamble**                      xxx-xx-6630                      §                      CASE NO: **19-42682-elm-13**  
    §  
    §  
    §  
    §

Debtor(s)

**AUTHORIZATION FOR ADEQUATE PROTECTION DISBURSEMENTS**      DATED: **7/29/2019**

The undersigned Debtor(s) hereby request that payments received by the Trustee prior to confirmation be disbursed as indicated below:

Periodic Payment Amount	<b>\$430.00</b>	
Disbursements	First (1)	Second (2) (Other)
Account Balance Reserve	\$5.00	\$5.00 carried forward
Trustee Percentage Fee	\$42.50	\$43.00
Filing Fee	\$0.00	\$0.00
Noticing Fee	\$79.80	\$0.00
<b>Subtotal Expenses/Fees</b>	<b>\$127.30</b>	<b>\$43.00</b>
Available for payment of Adequate Protection, Attorney Fees and Current Post-Petition Mortgage Payments:	<b>\$302.70</b>	<b>\$387.00</b>

**CREDITORS SECURED BY VEHICLES (CAR CREDITORS):**

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
Santander Consumer USA	2016 Dodge Journey	\$17,000.00	\$21,000.00	1.25%	\$262.50
Total Adequate Protection Payments for Creditors Secured by Vehicles:					<b>\$262.50</b>

**CURRENT POST-PETITION MORTGAGE PAYMENTS (CONDUIT):**

Name	Collateral	Start Date	Scheduled Amount	Value of Collateral	Payment Amount
Payments for Current Post-Petition Mortgage Payments (Conduit):					<b>\$0.00</b>



Case No: 19-42682-elm-13  
 Debtor(s): Curtis Dwayne Gamble

**CREDITORS SECURED BY COLLATERAL OTHER THAN A VEHICLE:**

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
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Total Adequate Protection Payments for Creditors Secured by Collateral other than a vehicle: **\$0.00**

**TOTAL PRE-CONFIRMATION PAYMENTS****First Month Disbursement (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):**

Current Post-Petition Mortgage Payments (Conduit payments), per mo:	<b>\$0.00</b>
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo:	<b>\$262.50</b>
Debtor's Attorney, per mo:	<b>\$40.20</b>
Adequate Protection to Creditors Secured by other than a Vehicle, per mo:	<b>\$0.00</b>

**Disbursements starting month 2 (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):**

Current Post-Petition Mortgage Payments (Conduit payments), per mo:	<b>\$0.00</b>
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo:	<b>\$262.50</b>
Debtor's Attorney, per mo:	<b>\$124.50</b>
Adequate Protection to Creditors Secured by other than a Vehicle, per mo:	<b>\$0.00</b>

**Order of Payment:**

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 Trustee prior to entry of an order confirming the Chapter 13 Plan will be paid in the order set out above. All disbursements which are in a specified monthly amount are referred to as "per mo". At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on the per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. Other than the Current Post-Petition Mortgage Payments, the principal balance owing upon confirmation of the Plan on the allowed secured claim shall be reduced by the total of adequate protection payments, less any interest (if applicable), paid to the creditor by the Trustee.

DATED: 7/29/2019

/s/ Marcus Leinart  
 Attorney for Debtor(s)

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Curtis Dwayne Gamble**

CASE NO. **19-42682-elm-13**

CHAPTER **13**

**Certificate of Service**

I hereby certify that on this date, I did serve a true and correct copy of the foregoing to the following interested parties and those listed on the attached matrix by United States Mail, First Class:

Date: **7/29/2019**

**/s/ Marcus Leinart**

**Marcus Leinart**

Attorney for the Debtor(s)

Aarons Sales & Lease  
309 E Paces Ferry Rd NE  
Atlanta, GA 30305

Alltran Financial LP  
PO Box 722929  
Houston, TX 77272-2929

Baylor Scott & White Health  
Baylor All Saints Medical Center  
2001 Bryan Street Suite 200  
Dallas, TX 75201

Aarons Sales & Lease  
Attn: Bankruptcy  
309 E Paces Ferry Rd NE  
Atlanta, GA 30305

Alltran Health Inc  
200 14th Ave. East  
Sartell, MN 56377

BECU  
Attn: Bankruptcy  
P O Box 97050  
Seattle, WA 98124

Acclaim Physicians Group  
PO Box 732973  
Dallas, TX 75373

Ambit Energy  
PO Box 864589  
Plano, TX 75086

Brident Dental  
PO Box 1259  
Oaks, PA 19456

Accounts Receivable Managment  
1806 33rd St.  
Orlando, FL 32839

American Homes 4 Rent  
801 E. Campbell Rd. Ste. 460  
Richardson, TX 75081

Brident Dental  
PO Box 1259 Dept. 18882  
Oaks, PA 19456

Ad Astra Recovery  
7330 W 33rd St Ste 118  
Wichita, KS 67205

AMH 2014-1 Borrower, LLC  
30601 Agoura Rd  
Agoura Hills, CA 91301

Cash Factory  
6965 S. Rainbow Blvd. Ste. 130  
Las Vegas, NV 89118

Alliance One  
Attn: Bankruptcy  
PO Box 2449  
Gig Harbor, WA 98335

Banfield Pet Hospital  
8000 NE Tillamook  
P.O. Box 13998  
Portland, OR 97213

Cash Store  
3206 Sycamore School Rd  
Fort Worth TX 76133

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Curtis Dwayne Gamble**

CASE NO. **19-42682-elm-13**

CHAPTER **13**

**Certificate of Service**

(Continuation Sheet #1)

Credit Collections Svc  
PO Box 773  
Needham, MA 02494

First Federal Credit & Collections  
24700 Chagrin Blvd  
Suite 205  
Cleveland, OH 44122

Leinart Law Firm  
11520 N. Central Expressway  
Suite 212  
Dallas, Texas 75243

Credit One Bank  
P O Box 98873  
Las Vegas, NV 89193

Gexa Energy  
Attn: Bankruptcy Dept.  
20455 State Hwy 249 Ste 200  
Houston, TX 77070

LVNV Funding/Resurgent Capital  
PO Box 10497  
Greenville, SC 29603

Credit One Bank Na  
PO Box 98873  
Las Vegas, NV 89193

IC Systems, Inc  
Attention: Bankruptcy  
PO Box 64378  
St Paul, MN 55164

Meridian Credit Solutions  
6400 Canoga Ave  
West Hills, CA 91307

Credit Protection Association  
13355 Noel Rd.  
Dallas, TX 75240

Imran K Patel  
6913 Camp Bowie Blvd.  
Fort Worth, TX 76116

Money Key  
3422 Old Capitol Trail Ste. 1613  
Wilmington, DE 19808

Credit Systems International, Inc  
Attn: Bankruptcy  
PO Box 1088  
Arlington, TX 76004

Internal Revenue Service  
Centralized Insolvency Operations  
PO Box 7346  
Philadelphia, PA 19101-7346

North American Credit Services  
PO Box 182221  
Chattanooga, TN 37422

Curtis Dwayne Gamble  
512 Oriol Circle  
Crowley, TX 76036

Kinum  
2133 Upton Dr  
Virginia Beach, VA 23454

North Hollywood Billing Center  
4605 Lankershim Blvd.  
North Hollywood, CA 91602

Dr. Tariq M Yunus, MD  
12001 South Fwy #201  
Burleson, TX 76028

Kohls/Capital One  
Kohls Credit  
PO Box 3043  
Milwaukee, WI 53201

NTTA  
PO Box 660244  
Dallas, TX 75266-0244

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Curtis Dwayne Gamble**

CASE NO. **19-42682-elm-13**

CHAPTER **13**

**Certificate of Service**

(Continuation Sheet #2)

Power Finance  
9595 Six Points Dr. Ste 8210  
Spring, TX 77380

Rotech Healthcare  
PO Box 85001  
Orlando, FL 32885-0001

Tarrant Anesthesia  
c/o Larry Taylor  
3616 Alta Mesa Blvd.  
Ste. 103  
Ft. Worth, TX 76133

Progressive Finance/Leasing  
11629 S 700 E St Ste 250  
Draper, UT 84020

Santander Consumer USA  
PO Box 961275  
Fort Worth, TX 76161

Texas Department of Public Safety  
PO Box 16733  
Austin, TX 78761-6733

Progressive Insurance  
PO Box 31260  
Tampa, FL 33631

Silver Cloud Financial  
635 E. Hwy. 20. C  
Upper Lake, CA 95485

Texas Health Huguley Hospital  
PO Box 1965  
Southgate, MI 48195-0965

Receivables Performance Mgmt  
Attn: Bankruptcy  
PO Box 1548  
Lynnwood, WA 98036

Silverleaf/orange Lake  
1201 Elm St Ste 4600  
Dallas, TX 75270

Texas Health Physicians Group  
P.O. Box 733509  
Dallas, TX 75373

Reliable Credit Assc I  
6815 196th St Sw Ste J  
Lynnwood, WA 98036

Speedy Cash  
SCIL Texas, Inc.  
3527 N. Ridge Rd  
Wichita, KS 67205

The Loan Smith  
621 Medicine Way  
Ukiah, CA 95482

Rent-A-Center  
5700 Tennyson Pkwy  
Plano, TX 75024

Stellar Recovery Inc  
Attn: Bankruptcy  
4500 Salisbury Road Ste 105  
Jacksonville, FL 32216

The Robinson Law Firm  
2704 Sherrill Park Ct.  
Richardson, TX 75082

Rent-a-Center  
1201 E Rendon Crowley Rd  
Burleson, TX 76028

Summitactres  
Po Box 131  
Champlin, MN 55316

Tim Truman  
6851 N.E. Loop 820, Ste 310  
N. Richland Hills, TX 76180-6608

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Curtis Dwayne Gamble**

CASE NO. **19-42682-elm-13**

CHAPTER **13**

**Certificate of Service**

(Continuation Sheet #3)

---

TXU/Texas Energy  
TXU/Bankruptcy  
PO Box 650393  
Dallas, TX 75265

United States Trustee- Northern District  
1100 Commerce St, Rm 976  
Dallas, TX 75242

Verizon Wireless  
Attn: Verizon Wireless Bankruptcy  
Admini  
500 Technology Dr, Ste 550  
Weldon Spring, MO 63304

Zoca Loans  
c/o Rosebud Lending LZO  
PO Box 1147  
24565 Research Park Dr.  
Mission, SD 57555